

IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) An automated method of authorizing a consumer purchase comprising the steps of:

receiving a plurality of first-deposit transactions depositing funds ~~within~~into a first account, wherein at least a portion of the deposit transactions are from an unnamed source, without identification of a person associated with the first account;

determining a first credit limit associated with a loan amount ~~with~~ for the first account wherein the first credit limit is based solely upon transaction information for the first account, wherein the transaction information consists of one or more of: i) the plurality of deposit transactions ~~account information associated with~~ into the first account, ii) purchase transaction information for the first account; and iii) loan granting and repayment information for the first account, and no other financial information of an account holder associated with the first account;

receiving a request for authorization of a purchase transaction associated with the first account; and

authorizing the purchase transaction ~~[[if]]when~~ funds ~~within~~in the first account plus the first credit limit are ~~to sufficient to facilitate;~~ greater than or equal to an amount of the purchase transaction and granting a loan in an amount equal to the amount of the purchase transaction less the amount of funds in the first account

~~determining a loan amount in response to an amount of the first credit limit utilized for said step of authorizing;~~

~~granting a loan in response to the loan amount;~~

~~receiving a subsequent deposit transaction having additional funds associated with the first account;~~

~~applying a loan repayment portion of the additional funds to at least partial repayment of the loan and transferring a remaining portion of the additional funds to the first account; and~~

~~generating credit information indicative of the loan granting and loan repayment.~~

Claims 2-4 (Cancelled)

5. (Currently Amended) The method according to claim 1, further comprising:

receiving, in addition to the plurality of deposit transactions, at least one subsequent deposit transaction having additional funds associated with the first account;

applying a loan repayment portion of the additional funds to at least partial repayment of the loan and transferring a remaining portion of the additional funds to the first account; and

wherein the transaction information includes loan granting and loan repayment information

~~wherein the loan repayment portion of the additional funds is a predetermined amount.~~

6. (Currently Amended) The method according to claim ~~[[1]]~~5, wherein the loan repayment portion of the additional funds is an amount greater than a predetermined minimum amount wherein the loan repayment ~~portion~~portion is indicated specified by a unnamed person associated with the first account.

7. (Currently Amended) The method according to claim 1 further comprising the steps of:

determining a second credit limit amount associated with a second account ~~substantially~~independent of the first account in response to the ~~[[credit]]~~transaction information;

receiving a request for authorization of a second purchase transaction associated with the second account; and

authorizing the second purchase transaction if the second credit limit amount is sufficient to facilitate the second purchase transaction.

8. (Currently Amended) The method according to claim 1 wherein the preceding steps are performed by a first financial institution and the subsequent steps are performed by a second financial institution ~~substantially~~ independent of the first financial institution, the method at the second financial institution comprising the steps of:

determining a second credit limit amount associated with a second account ~~substantially~~ independent of the first account in response to the ~~[[credit]]~~transaction information received from the first financial institution;

receiving a request for authorization of a second purchase transaction associated with the second account; and

authorizing the second purchase transaction if the second credit limit amount is sufficient to facilitate the second purchase transaction.

9. (Currently Amended) The method according to claim 1, further comprising the steps of:

receiving a plurality of deposit transactions depositing funds into the first account;

authorizing each of a plurality of purchase transactions if funds within the first account are sufficient to facilitate each of the plurality of purchase ~~transactoin~~transactions; and

including the plurality of deposit transactions and purchase transactions in the ~~account~~ transaction information; wherein

said step of determining the first credit limit determines the first credit limit to be ~~substantially~~ zero upon reception of ~~[[the]]~~ a first deposit transaction and increases the limit in response to subsequent deposits ~~the account information of said step of including receiving subsequent~~.

10. (Currently Amended) The method according to claim 9, wherein ~~at least a portion of the transactions of said steps of receiving~~ the receiving the plurality of deposit transactions ~~and authorizing the plurality of purchase transaction~~ depositing funds into a first account are all from an ~~anonymous~~ unnamed source, without identification of a person associated with the first account, and the method further comprises the step of:

receiving personal information identifying the person associated with the first account wherein

said step of determining the first credit limit includes ~~account~~ transaction information from the plurality of unnamed ~~anonymous~~ deposit and purchase transactions and the personal information identifying the person associated with the first account for the step of determining ~~in the determination~~ of the first credit limit.

11. (Currently Amended) The method according to claim 10 wherein the unnamed ~~anonymous~~, deposit transactions include cash deposits received at an automated currency processor using a card having information identifying the first account but not the person, and the unnamed ~~anonymous~~ purchase transactions are facilitated by the card having the information identifying the first account but not the person.

12. (Original) The method according to claim 10 wherein said step of determining the first credit limit determines the first credit limit to be zero prior to said step of receiving the personal information.

13. (Currently Amended) The method according to claim 12 further comprising the steps of

validating that the unnamed ~~anonymous~~, deposit and purchase transactions ~~where were~~ caused by the person associated with the first account, wherein

said step of determining the first credit limit is further responsive to said step of validating.

14. (Currently Amended) The method according to claim 13 wherein said step of validating further comprises the steps of:

determining an unnamed source~~anonymous~~ profile for the deposit and purchase transactions occurring prior to said step receiving personal information;

determining a ~~non-anonymous~~ named source profile for the deposit and purchase transactions occurring subsequent to said step receiving personal information; and

~~determination~~determining a degree of similarity between the unnamed source of the deposit~~anonymous~~, and ~~non-anonymous~~ named source profiles.

15. (Currently Amended) The method according to claim 13 wherein said step of validating further comprises the steps of:

determining an unnamed~~anonymous~~ biological identification of an unnamed~~anonymous~~ person causing deposit and purchase transactions occurring prior to said step receiving personal information;

determining a named source for a~~non-anonymous~~ biological identification of a ~~non-anonymous~~named person causing deposit and purchase transactions occurring subsequent to said step receiving personal information; and

~~determination~~determining a degree of similarity between the ~~anonymous~~ unnamed and named~~non-anonymous~~ biological identifications.

16. (Currently Amended) The method according to claim 1 wherein at least a portion of the loan granting and repayment are ~~anonymous~~from an unnamed source, without identification of a person associated with the first account, and the method further comprises the step of

receiving personal information identifying a person associated with the first account wherein

said step of generating credit information includes ~~anonymous~~ loan and loan repayment information from an unnamed source, occurring prior to said step receiving personal information.

Claims 17-54 (previously cancelled)

55. (New) The method according to claim 1 wherein the first account is a prepaid card account.

56. (New) An automated method of authorizing a consumer purchase comprising the steps of:

- receiving a plurality of deposit transactions depositing funds into a first card account, wherein the deposit transactions are from an unnamed source without identification of a person associated with the first account;

- determining a first credit limit associated with a loan amount for the first account wherein the first credit limit is based solely upon transaction information for the first account, wherein the transaction information consists of one or more of: i) the plurality of deposit transactions into the first account, ii) purchase transaction information for the first account; and iii) loan granting and repayment information for the first account, and no other financial information of an account holder associated with the first account;

- receiving a request for authorization of a purchase transaction associated with the first account; and

- authorizing the purchase transaction when funds in the first account plus the first credit limit are greater than or equal to an amount of the purchase transaction and granting a loan in an amount equal to the amount of the purchase transaction less the amount of funds in the first account.

57. (New) The method according to claim 56, further comprising:

- determining a loan amount in response to an amount of the first credit limit utilized for said step of authorizing;

- granting a loan in response to the loan amount;

- receiving a subsequent deposit transaction having additional funds associated with the first account;

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applying a loan repayment portion of the additional funds to at least partial repayment of the loan and transferring a remaining portion of the additional funds to the first account; and

updating the transaction information related to the loan granting and loan repayment to permit a new loan amount to be determined.